

### **REMARKS**

Applicants hereby reply to the Office Action mailed on October 19, 2004 within the shortened three month period for reply. Claims 1- 17 were pending in the application and the Examiner rejects Claims 1-17 under 35 USC 102(b) as being anticipated by Armes (U.S. 2001/0034720). Applicants respectfully traverse these rejections.

The Armes application discloses a system for facilitating a transaction using a secondary transaction number (STN). That is, Armes discloses a method and system for identifying a primary account, generating a STN (such as, for example, a PIN), associating the STN with the primary account, and issuing the STN for use in facilitating a transaction. With respect to the STN authorization process, Figure 2, step 105 and Paragraphs 0084-0088 of the Armes application discloses a CAS Authorization Component that determines whether use parameters of a STN have been satisfied in order to further authorization of the primary number that is associated with the STN. That is, the Armes "poller" merely directs all STN files to a CAS Authorization Component. Moreover, Armes does not disclose any queuing system. Instead, Armes merely discloses how a single transaction is sent to a CAS Authorization system. Moreover, paragraph 0098 of Armes discloses a queuing system for cardholder initiated disputes. Armes discloses queuing of the disputes based on industry type (i.e., airline, car rental, etc.). The Armes system and method does not disclose the use of logic to queue transaction files for CAS authorization. Instead, Armes discloses a dispute handling step (step 125, Fig. 2) as being completely independent of a CAS authorization step (step 115, Fig. 2, Fig. 8). As such, Armes does not disclose "a poller configured for substantially real-time queuing of a billing transaction file," as similarly recited in independent claims 1 and 9.

Moreover, Armes discloses authorization of only a single STN transaction request and does not disclose splitting transaction files comprised of multiple transaction requests. Armes further does not disclose merging the split transaction files after authorization. Paragraph 0054 of Armes merely discloses the general standardized format of charge card numbers, and how a bank or other financial institution that issued the card can identify the card based on all or a part of the charge card number. Paragraphs 0043 to the end of Armes disclose that the block diagrams referenced in the application may be implemented by computer program instructions and can be stored in a computer-readable memory. Armes does not, however, disclose a merger that merges and/or reconstructs as many input files as the number of sockets used for that stream.

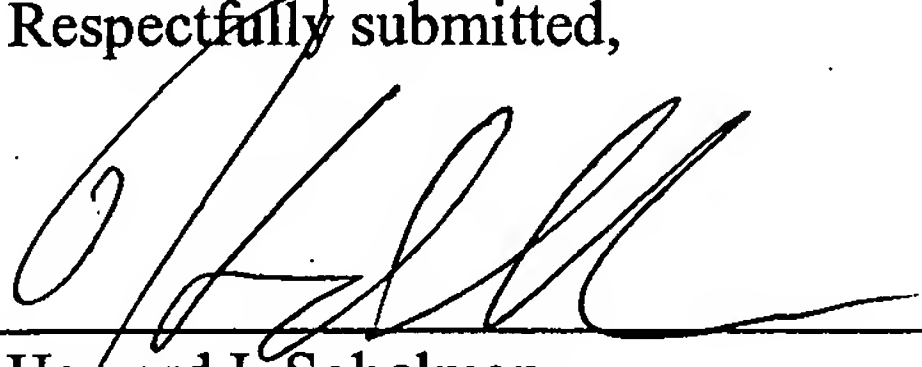
The noted steps in Figure 11 represent processing steps relating to the authorization of a STN. These steps include forwarding transaction information to a Authorization Request Listener (81), returning an authorization message and the associated primary card number to the CAS (84), returning an approval message to the CAS Authentication component with the transaction data (85) and substituting the primary card number with the STN and forwarding it to the CAS (88). None of these steps teach splitting a transaction file into subsets. Instead, Armes discloses a single authorization request and keeping the STN intact throughout all steps. As such, Armes fails to disclose "a merger configured to reconstruct said subset into said billing transaction file" or "a splitter configured to split said transaction file into at least one subset," as similarly recited in independent claims 1 and 9.

Claims 2-8 and 10-17 each depend from independent claims 1 and 9, respectively, and contain all of the elements thereof. Therefore, Applicants respectfully submit claims 2-8 and 10-17 are not anticipated by Armes at least for the same reasons as independent claims 1 and 9, in addition to their own respective features. Accordingly, Applicants respectfully request withdrawal of the rejection of claims 2-8 and 10-17.

Applicant respectfully submits that the pending claims are in condition for allowance. No new matter is added in this Reply. Reconsideration of the application is thus requested. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. A duplicate copy of this sheet is enclosed. Applicant invites the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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